

# **Welcome to Fort Detrick!**

# **A Financial Guide**

## **as you settle**

### **Local Finance Office**

Fort Detrick does not have a military finance office.

- Personnel designated within each unit input all transactions and inquiries.
- Submission and response time for pay transactions tend to be a little slower and more difficult than in other installations so plan ahead for this potential inconvenience.
- Pay close attention to all transactions and entitlements that affect your pay and ensure they are accurate and complete on a routine basis.
- Nearly all of your entitlements can be affected during a typical Permanent Change of Station (PCS) move, so pay special attention to your LES. If you are not sure if these adjustments are accurate, check with your NCOIC.
- It is always good policy to have someone else reviewing your paycheck with you. The ultimate responsibility for correctness and accuracy on your LES is yours.

### **Direct Deposit Account**

- If you are traveling from OCONUS, transfer your direct deposit checking account to a CONUS bank or credit union prior to leaving your duty station.
- Don't close your overseas account before your direct deposit is changed to an account stateside. Your pay might go into a "hold" status or be returned to the main finance office, either of which may cause you to arrive at your stateside duty station with no pay.

### **Arrival Documentation**

When you in-process at your unit, all documentation is normally packaged together and sent to the main Finance and Accounting Office (FAO). This information may not be updated in the system for some time. Even though the main FAO returns a signed transmittal letter showing receipt, many times some of this documentation is misplaced or incomplete and needs to be resubmitted.

## **Advance Pay and Advance BAH**

Ideally, every soldier should have funds set aside for Permanent Change of Station (PCS) and Temporary Duty (TDY) travel related expenses while in the military.

- In conjunction with a PCS move you are entitled to apply for one advance pay from your losing duty station and two advance pays and/or one advance BAH upon arrival at your gaining duty station.
- Advance pay and advance BAH is not recommended unless you absolutely need the additional money to cover your expenses.
- Advance BAH can be requested at any time as your status or requirements change, but **MUST** be submitted at the same time, or prior to, your request for regular BAH.
- All advances are non-interest loans and repaid by allotment from your pay, normally prorated for 12 months.
- If your unit finance personnel FAXES the original advance request directly to the main FAO, and receipt is verified, advances can be direct deposited into your checking account within 72 hours of submission. If you do not specify urgency for receipt, your local unit personnel may forward the request through regular mail, thereby slowing the receipt substantially.
- Do not confuse advance pay with casual pay. Casual pay, normally received during basic or AIT, is for a specified dollar amount, and immediately recouped in full at the end of the same month it is received.

## **Other Relocation Entitlements**

- In addition to advance pay and advance BAH every soldier has certain PCS entitlements, depending upon location and status. These include: Overseas Housing Allowance (OHA), Dislocation Allowance (DLA), Permissive Temporary Duty (TDY), Temporary Lodging Allowance (TLA), Temporary Lodging Expense (TLE), Cost of Living Allowance (COLA), Mileage/Travel, Per Diem, Weight Allowances, Shipments, Do It Yourself Moves (DITY).
- Ask your NCOIC or supervisor about your relocation entitlements.

## **Travel Vouchers**

- Submit your PCS travel voucher as soon as possible after arriving. Most travel vouchers submitted take three to five weeks to get processed and returned.
- Be sure voucher is accurate and complete, with all receipts required, to ensure a timely response.
- Do not assume the refunds received from the Travel office, if any, are accurate. Always review your documentation and double-check your calculations to verify accuracy.
- Over payments by the FAO are always recouped. If you go TDY for training and you are provided a meal card, you are not eligible for Basic Allowance for Subsistence (BAS). The BAS received during this period under the above circumstances will be recouped from your pay about two months after you return.

## **Government Credit Card**

Most soldiers are required to use the government credit card for PCS related expenses.

- This card is only to be used during authorized travel. Any misuse or impropriety can have swift and hazardous repercussions.
- Only certain items are eligible to be charged on this card.
- Keep all receipts for your travel voucher.
- The government card monthly statement usually arrives before the travel reimbursement so you may have to pay out of pocket temporarily.
- Make payment in full when the statement is received. Payments not received within 30 days of the due date become delinquent. Payments not received within 60 days will cause the cardholders account to go into a suspension status. Anyone with questions should contact their unit Agency Program Coordinator.

## **Mandatory Training**

- If Fort Detrick is your first permanent duty station, you will be required to attend a mandatory Personal Financial Readiness (PFR) class.
- This class provides basic instruction in personal financial concepts and skills. It covers the following topics: understanding your LES, pay and entitlements; banking and checking accounts; credit and debt management; saving and investing; major purchases; planning for deployment; and local cost of living issues.
- Sign up for the first available class when you in-process through Army Community Service (ACS).
- About six months prior to your PCS, you will be required to attend a mandatory first PCS class, covering all preparation and planning aspects of moving in the military.

## **Housing and Childcare**

- The waiting list for on-post housing and childcare can be extensive at times but it is good policy to place your name on the list anyway.
- On many occasions, openings become available earlier than scheduled.
- Always alert your landlord and your childcare provider that you are on a waiting list to move into on-post housing or childcare facilities, in order to avoid penalty fees.

## **Start Saving Now**

Moving in the military is a normal event for most military personnel and families.

- All PCS moves will usually incur some out-of-pocket expenses. Developing a savings plan now will help to eliminate any financial stress and strain during your next move.
- It is recommended that a minimum of two to three months of take home pay be set aside for a PCS move.
- Typical expenses to consider are: final payments for current rent/utilities; additional clothing/personal items; temporary travel, lodging, food, and storage expenses; and new rent and deposits for your new location.

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